

**IT IS ORDERED as set forth below:**

**Date: August 23, 2021**



A handwritten signature in black ink, appearing to read "Lisa Ritchey Craig", is written over a horizontal line.

**Lisa Ritchey Craig**  
**U.S. Bankruptcy Court Judge**

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

<b>IN THE MATTER OF:</b>	)	<b>CASE NUMBER</b>
	)	
	)	
CASSANDRA JOHNSON LANDRY,	)	18-55697-LRC
	)	
Debtor.	)	IN PROCEEDINGS UNDER
	)	CHAPTER 7 OF THE
	)	BANKRUPTCY CODE

**ORDER**

This matter comes before the Court on Debtor's Amended Objection to Claim No. 12 (Doc. 408, the "Objection"), filed by the Debtor against Bank of America ("Creditor"). On May 18, 2021, Debtor filed an Objection to the Claim (Doc. 369), which failed to state a claim and was improperly served on the Creditor. The Court provided Debtor with an opportunity to amend her objection and perfect service on or before July 16, 2021 (Doc. 393, the "Order"). Though timely filed and properly served, the Objection still fails to state a claim upon which relief can be granted and, therefore, must be denied.

Debtor objects to the Claim No. 12 (the “Claim”) on the basis that she has “never had two credit cards at Bank of America” and that she continues to question the validity of the Claim. The Claim complies with Federal Rule of Bankruptcy Procedure 3001 and, therefore, it is “prima facie evidence of the validity and amount of” Creditor’s claim. FED. R. BANK. P. 3001(f). Where a debtor’s objection fails to overcome the presumption of validity, it should be denied. *See In re Watson*, 2015 U.S. App. LEXIS 9158, at \*13 (11th Cir. 2015). Debtor’s mere contention that she has “never had two credit cards” with Creditor does not provide enough facts to rebut the Claim’s validity.

As the Objection has failed to raise any legitimate issues with the Claim, it is insufficient to rebut the prima facie evidence of the validity and amount of the Claim and fails to sufficiently place Creditor on notice as to the basis upon which Debtor objects to the Claim.

For these reasons, the Court finds that the Objection must be, and hereby is, **DENIED** with prejudice.

**END OF DOCUMENT**

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